



Touring Caravan Cover Comparison

Note: This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

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COVER DETAILS	AmTrust (formally IGI)	K Drewe	My Caravan Insurance	Towergate
Definition of caravan contents	All contents including standard caravanning equipment, personal possessions, & other items such as cycles/portable motor movers ex: <ul style="list-style-type: none"> • Money, valuables, firearms, wines, spirits, tobacco etc 	Contents and personal effects ex: <ul style="list-style-type: none"> • Money, jewellery etc, photographic equipment etc, binoculars, mobile phones, computers, cycles, waterborne craft or other vehicles • Fixtures, fittings & equipment (included as part of Caravan) 	Contents including personal effects, clothing and luggage, audio and visual equipment, sports equipment ex: <ul style="list-style-type: none"> • Valuables, personal money, credit cards, collections, works of art etc 	Contents and personal effects ex: <ul style="list-style-type: none"> • Money, jewellery, firearms, wines, spirits, and tobacco etc photographic equipment etc, contact lenses, sports equipment and pedal cycles • Items > 50% of sum insured
Core cover Fire, lightning, explosion, earthquake, malicious damage/vandalism, storm, flood or theft	Yes, but excluding theft of: <ul style="list-style-type: none"> • Contents where no forcible and violent entry to caravan • Contents outside caravan (unless within awning) • Caravan whilst not in use and not at home/storage address • Electrical/electronic equipment whilst not in use (i.e. in storage) 	Yes, but excluding: <ul style="list-style-type: none"> • Loss/damage caused by flood within 7 days of commencement • Theft of contents where no forcible and violent entry • When caravan not used for 7 days and not at home/storage address • Damage to erected awning when caravan unoccupied for 7+ days 	Yes, but excluding: <ul style="list-style-type: none"> • Any loss of contents whilst the caravan is not in use • Theft of contents if no forcible and violent entry to caravan whilst the caravan is in use • Damage to the awning due to weather conditions 	Yes, but excluding: <ul style="list-style-type: none"> • Theft of contents where no forcible and violent entry • Damage whilst caravan not in use and not at home/storage address
Accidental damage	Yes, but excluding damage: <ul style="list-style-type: none"> • To contents & valuables • Resulting from using generators 	Yes, but excluding: <ul style="list-style-type: none"> • Loss/damage caused by flood within 7 days of commencement • Caravan not used for 7 days and not at home/storage address 	Yes, but excluding damage: <ul style="list-style-type: none"> • To contents whilst not in use 	Yes, but excluding damage to: <ul style="list-style-type: none"> • Caravan whilst not in use and not at home/storage address
“New for Old” cover	Available where < 5 years old and bought as new	Available where < 10 years old	Available where < 5 years old	Available where < 5 years old
“Market Value” cover	Where required or “New for Old” cover does not apply	Where required or “New for Old” cover does not apply	Where required or “New for Old” cover does not apply	Where required or “New for Old” cover does not apply
Public Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Emergency recovery	Yes, reasonable additional costs	Yes, reasonable additional costs	Yes, reasonable additional costs	Yes, reasonable additional costs
Loss of use/hire charges	“Economy” policy – not included Other policies - £75 per day - 14 days	Yes, £50 per day up to £1,500	Yes, £75 per day up to 15 days	Yes, up to 5% of sum insured
Authorised users, loan, lease & hire cover	“Economy” policy - insured & spouse “Family” policy - extended family use “Solo” policy - insured & spouse	Use by family and friends permanently living with you	Use by family permanently living with you	Use by family and friends
Min. security – attached	Wheel clamp	Hitchlock or wheel clamp (if unattended for more than 2 hours)	None	Wheel clamp
Min. security – detached	Wheel clamp and hitchlock	Hitchlock or wheel clamp	Hitchlock or wheel clamp	Wheel clamp and other as required
Continental use	“Economy” policy - UK use only “EU” policy - max 240 days per year “UK” policy - UK use only	Yes, max 180 days per year (excludes certain Eastern European and former Soviet countries - see Policy Summary)	Yes, max 90 days per year (Republic of Ireland and Continent of Europe)	Yes, unlimited
Personal Accident	No	Yes – up to £20,000 (aged 16-70)	No	No